

**Amendments to the Claims:**

*This listing of claims will replace all prior versions, and listings, of claims in the application:*

1-10 (Withdrawn)

11. (Currently Amended) A composite panel comprising:  
a flexible substrate having a front and a rear surface, an opening therethrough;  
an insert panel having a characterizing topography having a finish selected from the group consisting of a vinyl, a metallic, and a wood grain-like finish that is visible through the opening of the substrate;

wherein the insert panel is located on the rear surface of the substrate so that the characterizing topography appears through the opening; and

means to secure the insert panel to the substrate.

12. (Previously Amended) The composite panel of claim 11 wherein the substrate further comprises a plurality of bosses extending from the back surface, the insert panel further comprises a plurality of openings that correspond to the bosses, and wherein the insert panel is placed on the substrate so that at least one of the plurality of bosses extends through at least one of the plurality of openings.

13. (Original) The composite panel of claim 12 wherein the means for securing the insert panel to the substrate comprises a mechanical lock formed in the bosses extending through the openings.

14. (Original) The composite panel of claim 13 wherein the mechanical lock is formed by means for heat staking the bosses that extend through the openings.

15. (Original) The composite panel of claim 13 wherein the mechanical lock is formed by means for upsetting the bosses that extend through the openings.

16. (Original) The composite panel of claim 11 wherein means for securing the insert panel to the substrate comprise adhesive applied to a portion of at least one of the insert panel or substrate.

17. (Original) The composite panel of claim 11 wherein the insert panel comprises a plurality of layers.

18. (Original) The composite panel of claim 11 wherein the insert panel comprises a plurality of layers.

19. (Withdrawn)

20. (Original) A composite panel comprising:  
a substrate having a front and a rear surface;  
at least one tab opening extending therethrough;  
an insert panel having a characterizing topography and at least one tab extending therefrom;

wherein the insert panel is placed on the front surface of the substrate and the tab extends through the tab opening to secure the insert panel to the substrate.

21. (Presently Amended) The composite panel of claim 12 wherein the means to secure comprises at least one tab that extends through at least one tab opening defined in the ~~substrate~~ insert panel.

22. (Canceled)